

Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021

Item	Total three people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Number of consumer units (in thousands) ¹	19,132	602	3,536	3,908	4,649	3,838	2,599
Consumer unit characteristics:							
Income before taxes	\$104,885	\$54,059	\$95,602	\$99,334	\$118,882	\$129,455	\$76,296
Income after taxes	92,474	55,194	87,747	89,825	104,422	103,527	73,818
Age of reference person	48.0	21.8	30.0	39.4	49.5	58.9	72.2
Average number in consumer unit:							
People	3.0	3.0	3.0	3.0	3.0	3.0	3.0
Children under 187	.7	1.0	1.1	.7	.2	.2
Adults 65 and older.....	.3	(²)	(²)	(²)	.1	.2	1.6
Earners	1.7	1.9	1.7	1.6	2.0	2.0	1.2
Vehicles	2.2	1.7	1.9	1.9	2.4	2.6	2.2
Percent distribution:							
Reference person:							
Men	44	45	43	41	39	48	51
Women.....	56	55	57	59	61	52	49
Housing tenure:							
Homeowner.....	69	28	51	58	74	84	86
With mortgage	47	17	41	48	58	52	34
Without mortgage	22	11	10	10	16	32	52
Renter	31	72	49	42	26	16	14
Race of reference person:							
Black or African-American	15	9	13	17	13	14	18
White, Asian, and all other races, not including Black or African-American	85	91	87	83	87	86	82
Hispanic or Latino origin of reference person:							
Hispanic or Latino	18	49	22	18	17	14	12
Not Hispanic or Latino	82	51	78	82	83	86	88
Education of reference person:							
Elementary (1-8)	3	2	1	2	3	3	4
High school (9-12)	28	51	26	23	24	29	37
College.....	69	47	73	75	72	67	57
Never attended and other.....	(²)	(³)	(²)	(²)	(²)	(²)	2
At least one vehicle owned or leased	93	86	93	91	96	94	91
Average annual expenditures	\$74,487	\$44,496	\$68,043	\$74,596	\$83,274	\$85,154	\$58,993
Food							
Food at home.....	5,850	3,408	5,062	6,050	6,005	6,337	6,410
Cereals and bakery products	739	419	635	816	785	719	814
Cereals and cereal products	244	137	224	263	255	249	249
Bakery products	495	282	411	553	530	470	565
Meats, poultry, fish, and eggs	1,271	858	990	1,263	1,286	1,478	1,468
Beef	363	254	296	317	369	458	403
Pork	241	165	173	236	261	252	316
Other meats.....	176	134	145	178	186	188	191
Poultry	226	154	181	237	225	253	252
Fish and seafood.....	193	113	129	210	167	254	233
Eggs	73	37	65	84	78	73	73
Dairy products	545	236	496	571	528	608	613
Fresh milk and cream.....	176	111	162	195	168	197	170
Other dairy products.....	368	125	333	376	360	411	443
Fruits and vegetables	1,148	682	1,048	1,243	1,209	1,156	1,165
Fresh fruits.....	419	274	409	439	408	443	436
Fresh vegetables.....	360	213	317	400	391	352	356
Processed fruits.....	144	88	132	167	157	125	151
Processed vegetables.....	225	106	190	238	253	236	222
Other food at home.....	2,146	1,213	1,894	2,157	2,197	2,376	2,349
Sugar and other sweets	197	127	161	200	212	211	209
Fats and oils	143	82	119	149	151	150	161
Miscellaneous foods.....	1,163	648	1,131	1,137	1,162	1,275	1,264

See footnotes at end of table.

Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021 — Continued

Item	Total three people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Nonalcoholic beverages.....	571	333	423	601	595	636	659
Food prepared by consumer unit on out of town trips	73	⁴ 24	60	69	77	104	56
Food away from home.....	3,204	1,556	2,693	3,380	3,587	3,591	2,828
Alcoholic beverages.....	548	⁴ 131	537	507	589	770	340
Housing.....	24,720	17,436	24,317	25,590	27,007	26,670	18,719
Shelter.....	14,185	11,313	14,118	14,599	15,855	15,220	9,805
Owned dwellings.....	8,773	1,839	6,592	7,857	10,511	11,662	7,350
Mortgage interest and charges.....	3,515	⁴ 853	3,187	3,893	4,470	3,744	1,963
Property taxes.....	2,716	641	1,807	2,283	3,081	3,829	2,788
Maintenance, repairs, insurance, and other expenses.....	2,542	345	1,598	1,680	2,960	4,090	2,600
Rented dwellings.....	4,504	9,321	7,038	6,173	4,050	2,063	1,845
Other lodging.....	908	⁴ 152	488	569	1,294	1,495	609
Utilities, fuels, and public services.....	4,924	3,387	4,021	4,574	5,370	5,810	4,928
Natural gas.....	471	208	371	451	470	586	526
Electricity.....	1,765	1,282	1,474	1,669	1,820	2,021	1,938
Fuel oil and other fuels.....	138	⁴ 32	77	113	130	221	174
Telephone services.....	1,776	1,463	1,502	1,658	2,075	2,043	1,470
Residential phone service, VOIP, and phone cards.....	174	⁴ 47	50	105	171	287	314
Cellular phone service.....	1,602	1,416	1,452	1,554	1,904	1,756	1,156
Water and other public services.....	775	401	598	683	875	938	820
Household operations.....	1,892	847	2,556	2,579	1,576	1,580	1,215
Personal services.....	592	⁴ 143	1,511	1,193	196	⁴ 43	⁴ 64
Other household expenses.....	1,299	704	1,045	1,387	1,379	1,537	1,151
Housekeeping supplies.....	870	455	653	720	993	1,165	846
Laundry and cleaning supplies.....	200	⁴ 122	149	199	212	247	200
Other household products.....	552	295	413	423	669	740	513
Postage and stationery.....	118	⁴ 39	91	98	112	177	132
Household furnishings and equipment.....	2,848	1,435	2,969	3,118	3,213	2,896	1,925
Household textiles.....	134	⁴ 56	113	164	189	104	77
Furniture.....	740	593	931	887	819	654	277
Floor coverings.....	39	⁴ 4	44	57	34	30	37
Major appliances.....	517	202	467	488	505	736	404
Small appliances and miscellaneous housewares.....	141	98	89	169	183	141	102
Miscellaneous household equipment.....	1,277	481	1,326	1,354	1,483	1,230	1,028
Apparel and services.....	1,799	798	1,639	1,921	1,924	2,247	1,191
Men and boys.....	366	⁴ 157	423	463	353	293	345
Men, 16 and over.....	258	⁴ 150	257	285	254	249	281
Boys, 2 to 15.....	108	⁴ 7	166	178	98	45	65
Women and girls.....	664	291	431	711	899	729	453
Women, 16 and over.....	524	233	371	447	685	672	402
Girls, 2 to 15.....	140	⁴ 57	60	264	214	57	⁴ 51
Children under 2.....	108	⁴ 58	324	156	⁴ 27	⁴ 38	⁴ 20
Footwear.....	309	⁴ 92	228	337	392	350	217
Other apparel products and services.....	351	200	234	253	254	836	155
Transportation.....	13,150	10,092	13,457	13,390	14,522	14,007	9,354
Vehicle purchases (net outlay).....	6,207	⁴ 4,489	6,990	7,028	6,476	6,085	4,004
Cars and trucks, new.....	3,096	⁽³⁾	3,780	3,042	3,013	3,854	1,992
Cars and trucks, used.....	3,065	4,489	3,153	3,912	3,427	2,213	1,952
Other vehicles.....	46	⁽³⁾	⁴ 56	⁴ 74	⁴ 37	⁴ 18	⁴ 60
Gasoline, other fuels, and motor oil.....	2,260	2,092	2,210	2,094	2,567	2,517	1,683
Other vehicle expenses.....	4,250	3,350	3,888	3,885	4,875	4,952	3,347
Vehicle finance charges.....	344	234	361	372	431	300	215
Maintenance and repairs.....	1,045	939	952	957	1,076	1,295	907
Vehicle rental, leases, licenses, and other charges.....	906	578	809	862	1,101	1,131	499
Vehicle insurance.....	1,955	1,598	1,765	1,695	2,268	2,225	1,725
Public and other transportation.....	433	⁴ 162	369	383	604	453	321
Healthcare.....	6,087	2,107	4,580	5,071	6,206	7,699	8,026
Health insurance.....	4,308	1,608	3,173	3,412	4,465	5,362	5,986
Medical services.....	1,077	238	994	1,052	1,017	1,446	986
Drugs.....	509	211	262	427	492	694	823
Medical supplies.....	192	⁴ 50	151	179	232	197	231
Entertainment.....	3,436	1,292	3,189	4,003	3,767	3,792	2,328
Fees and admissions.....	738	104	485	1,120	905	768	314
Audio and visual equipment and services.....	1,115	542	894	1,011	1,245	1,345	1,141
Pets, toys, hobbies, and playground equipment.....	939	543	1,031	1,245	867	848	714

See footnotes at end of table.

Table 3630. Consumer units of three people by age of reference person: Average annual expenditures and characteristics, Consumer Expenditure Surveys, 2020-2021 — Continued

Item	Total three people	Under 25 years	25-34 years	35-44 years	45-54 years	55-64 years	65 years and older
Pets.....	713	272	631	1,015	675	724	536
Toys, hobbies, and playground equipment	225	² 270	400	230	192	125	178
Other entertainment supplies, equipment, and services	645	⁴ 104	779	627	750	831	159
Personal care products and services	829	433	673	815	1,036	927	636
Reading.....	104	⁴ 33	102	94	117	94	146
Education	1,907	1,898	905	1,262	3,014	2,775	979
Tobacco products and smoking supplies	397	⁴ 226	341	427	413	436	383
Miscellaneous	876	370	579	863	1,252	979	598
Cash contributions	1,887	⁴ 290	1,069	1,375	1,816	3,229	2,285
Personal insurance and pensions.....	9,692	4,424	8,901	9,848	12,020	11,599	4,772
Life and other personal insurance	586	⁴ 111	307	405	741	832	706
Pensions and Social Security	9,106	4,314	8,594	9,444	11,279	10,767	4,066
Sources of income and personal taxes:							
Income before taxes	\$104,885	\$54,059	\$95,602	\$99,334	\$118,882	\$129,455	\$76,296
Wages and salaries	87,790	48,218	88,524	90,327	103,436	103,130	41,488
Self-employment income	7,034	⁴ 3,068	4,341	4,543	9,102	12,926	2,963
Social Security, private and government retirement	6,610	⁴ 645	461	1,414	2,691	8,290	28,702
Interest, dividends, rental income, and other property income	1,303	⁴ 169	255	986	1,469	2,209	1,832
Public assistance, Supplemental Security Income, Supplementary Nutrition Assistance Program (SNAP)	597	⁴ 652	517	662	428	834	547
Unemployment and workers' compensation, veterans' benefits, and regular contributions for support	1,284	⁴ 1,122	1,233	1,203	1,324	1,819	649
Other income	266	⁴ 186	270	200	431	247	⁴ 113
Personal taxes (contains some imputed values).....	12,411	-1,135	7,855	9,508	14,460	25,928	2,478
Federal income taxes	11,735	852	7,566	9,043	13,143	23,616	3,907
Stimulus payment (new UCC Q20202)#	-2,615	-2,794	-2,542	-2,553	-2,641	-2,630	-2,694
State and local income taxes.....	3,193	729	2,788	2,935	3,831	4,819	1,156
Other taxes	98	⁴ 78	43	84	128	123	⁴ 109
Income after taxes	92,474	55,194	87,747	89,825	104,422	103,527	73,818
Addenda:							
Net change in total assets and liabilities.....	\$18,159	-\$4,719	-\$6,321	\$13,727	-\$128	\$81,319	\$2,863
Net change in total assets	45,180	7,931	39,384	35,349	32,027	97,541	22,666
Net change in total liabilities	27,021	12,650	45,705	21,621	32,155	16,223	19,804
Other financial information:							
Other money receipts	5,088	⁴ 80	⁴ 329	⁴ 192	683	⁴ 23,557	⁴ 687
Mortgage principal paid on owned property	-3,245	⁴ -770	-1,953	-3,317	-4,337	-3,915	-2,523
Estimated market value of owned home	251,168	56,404	163,152	192,342	287,678	354,361	286,749
Estimated monthly rental value of owned home	1,328	371	907	1,097	1,472	1,802	1,511

¹ Data are rounded to the nearest thousands.

² Value is too small to display.

³ No data reported.

⁴ Data are likely to have large sampling errors.

Data collection for this item began in June 2020. Stimulus payments delivered to respondents interviewed in April and May of 2020 were not included in estimation.